policyholder receives his equitable share from the assets of the partnership as provided for in the certificate or policy. Life assurance, is founded on scientific principles, backed by a wider experience than any other line of business. The principle underlying this science is the law of averages as applied to mortality and investments. Life insurance is a co-operative society in which a number of healthy individuals become partners, each contributing a certain amount called a premium.

One great outstanding feature of life insurance is that all are treated on exactly the same basis, from the one who contributes his 5c per week to the capitalist who pays his $25,000.00 premium.

There are many plans of policy contracts adapted to the needs of every man or woman, home or business, the most commonly sold being the ordinary Life; the 20 Payment Life, and the Endowment Policy. There is also Installment Policies or the monthly Income Policy which is issued on any plan and is appealing to an increasing number of insurants, also Group Insurance.

One cannot appreciate the enormous importance of life insurance without being reminded that the enormous sum of $758,500,000 was distributed last year by life insurance companies and associations in the United States and Canada. The payment for death claims, matured endowments and other benefits amounted to $476,000,000.

1917 Breaking All Records

Nineteen sixteen was the greatest year in the history of life insurance in the United States and Canada. The total new business in Canada was $231,000,000.

In 1917 the demand for life insurance is beyond all precedent. It is said that 87 per cent. of all the estates left in the United States consist solely of life insurance.

When one considers that nearly $25,000,000,000 of life insurance contracts were in force in the United States at the end of 1916, and $1,400,000,000 in Canada, in level premium companies alone, the obligations imposed upon the managements of life insurance companies assume something like the dimensions of the obligations imposed upon nations by their war debts, with the difference that the rules under which life insurance obligations will progress to maturity, and be paid, are predetermined with mathematical accuracy.

There is a fine dividing line between the time when a man can and cannot get Life Assurance. Many men do not understand that. They think they can secure a policy at any time, just as they can get a new hat, or a ticket for the ball game, so long as they have the money. But can they?

No Man Knows When He Can Insure

It is recorded that during one year one Life Insurance Company alone refused to insure on any plan whatever over 7,000 persons.

Can any man guarantee that next year or next month, or when the war is over, or even next week, he will be in perfect health and be insurable? Can any man guarantee that he will go through the present period of stringency without being crippled by some serious accident?

Can any man guarantee that after the war is over he is going to have more cash to spare for Life Assurance than he has today?

After your health is broken down, and after a serious injury, is the time when you cannot do what you would like as regards your business, and as regards securing Life Assurance.

Life Assurance is the greatest of all economic systems that benefit mankind. Its influence is felt everywhere. The home, the business, the community, the nation, all are influenced by its magnanimity, its stolidity, its protection and its universal benefits.—Better Business.

When the growing of a pig is accepted as evidence of patriotism, and the eating of bacon indicates indifference to the welfare of our allies, there will be an abundance of bacon for the boys in the trenches.